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Erom:

: WINDERWEEDLE, HAINES, WARD & WOODMAN, P.A. Account Name

Account Number : 076077002775 : (407) 246-8692 Phone

: (407) 423-7014 Fax Number

LIMITED LIABILITY COMPANY

Bridgewater Residential Mortgage, LLC

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Corporate Filing

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ARTICLES OF ORGANIZATION FOR BRIDGEWATER RESIDENTIAL MORTGAGE, LLC

A FLORIDA LIMITED LIABILITY COMPANY

The undersigned, acting as the organizer of BRIDGEWATER RESIDENTIAL MORTGAGE, LLC, under the Florida Limited Liability Company Act, Chapter 608, Fla. Stat., adopts the following Articles of Organization:

ARTICLE I

The name of the limited liability company is:

BRIDGEWATER RESIDENTIAL MORTGAGE, LLC

ARTICLE II INITIAL REGISTERED AGENT, REGISTERED OFFICE ADDRESS

The street address and mailing address of the initial principal office of this Company is 200 E. New England, Winter Park, Florida 32789. The street address of the initial registered office of this Company is 390 N. Orange Avenue, Suite 1500, Orlando, Florida 32801 and the name of the initial registered agent of this Company at that address is J. Jeffrey Deery.

ARTICLE III DURATION

The Company's existence shall commence as of February 1, 2005 and it shall exist perpetually thereafter unless dissolved according to law or the Company's Operating Agreement.

ARTICLE IV MANAGEMENT

EFFECTIVE DIZE OZ/01/05

The Company shall be managed by the Members of the Company as provided in the Company's Operating Agreement.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization as of the 1st day of February, 2005.

J. Jeffrey Deery

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in these Articles of Organization, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent as provided in Chapter 608, Fla. Stat.

J. Jeffrey Deery

SECRETARY OF STATE ALLAHASSEE, FLORIDA

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